

Notice of Allowability

Application No.

09/995,298

Examiner

Hani Kazimi

Applicant(s)

STEELE ET AL.

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 6/18/07.
2. ☒ The allowed claim(s) is/are 4,5,10,59-62 & 66-83.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

DETAILED ACTION

1. This communication is in response to applicant's amendment filed on June 18, 2007. Claims 1, 5, 10 and 59-83 are pending in this application.

EXAMINER'S AMENDMENT

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with attorney Jeff Richmond on June 25, 2007. The application has been amended as follows:

Claim 63-65. (Canceled).

Allowable Subject Matter

The following is a statement of reasons for the indication of allowable subject matter:

3. The prior art of record (Brody et al. US Pat. Pub. No. 2002/0077964 A1) teaches a computer-implemented method and corresponding system for providing consumers with credit information including information which can help the consumer evaluate the

consumer's credit report or credit worthiness and improve their credit rating. The systems and methods of the present invention also provide consumers with pre-approved credit offers from a consumer-selected group of merchants, where the consumers are anonymous to the merchants, and the merchants do not receive copies of the consumer's credit report. The present invention offers these services through a third party agent of the consumer, which can be accessible to the consumer via the Internet.

Even though the prior art of record teaches a computer-implemented method and corresponding system performing the above mentioned steps. The prior art of record fails to teach a computer implemented method and corresponding system for providing anonymous transaction services comprising the steps of electronically receiving supplier criteria from the loan suppliers at an intermediary distributor, the supplier criteria indicating a maximum fee the loan suppliers are willing to pay to provide risk-based pre-approved offers to clients associated with the intermediary computing system, the intermediary distributor sending the supplier criteria to the intermediary computing system associated with at least one of the clients when a fee charged by the intermediary distributor is less than the maximum fee, electronically comparing the maximum fee to a fee charged by intermediary computing system and the fee charged by intermediary distributor using the intermediary computing system to electronically send the anonymous loan transaction profiles including the combined anonymous client loan information and anonymous client credit report information over the computer network to the intermediary distributor, the intermediary distributor receiving the

anonymous transaction profiles from the intermediary computing system when the fee charged by the intermediary computing system and the fee charged by the intermediary distributor are less than or equal to the maximum fee and sending the anonymous transaction profiles to the loan suppliers without revealing the personal client loan application information and the personal client credit report information to the loan suppliers, enabling the loan suppliers to evaluate and selectively send pre-approved pending risk-based loan offers to at least one qualifying subset of the clients associated with anonymous client loan information and combined anonymous client credit report information qualifying for the pre-approved pending risk-based loan offers, using the intermediary computing system to electronically receive the selected pre-approved pending risk-based loan offers from said loan suppliers and then forward the pre-approved pending risk-based loan offers to the clients, and using the intermediary computing system to electronically and automatically send the personal client loan information and personal client credit report information to associated loan suppliers for clients that accept the pre-approved pending risk-based loan offers from the associated loan suppliers. For these reasons claims 1, 59, 66 and 79 are deemed to be allowable over the prior art of record, and claims 5, 10, 60-62, 67-78 and 80-83 are allowable by dependency.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



HANI M. KAZIMI
PRIMARY EXAMINER
Art Unit 3691

June 25, 2007